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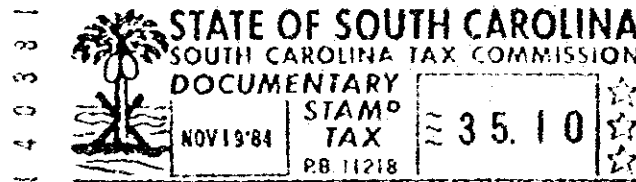
SECURITY FEDERAL MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 16
 19 84. The mortgagor is Steven B. Garland and Karen D. Garland
 ("Borrower"). This Security Instrument is given to Security Federal
 Savings and Loan Association of South Carolina, which is organized and existing
 under the laws of the United States of America, and whose address is Post Office Box 7488,
Columbia, South Carolina 29202 ("Lender").
 Borrower owes Lender the principal sum of One Hundred Seventeen Thousand and
no/100 Dollars (U.S. \$117,000.00). This debt is evidenced by Borrower's note
 dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
 paid earlier, due and payable on December 1, 2014. This Security Instrument
 secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
 modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
 Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
 the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and
 assigns the following described property located in Greenville County, South Carolina:

ALL that piece, parcel or lot of land in the County of Greenville, State
 of South Carolina, situate, lying and being on the south side of Grande
 Oaks Court, being shown as Lot No. 38 on a plat of Holly Tree Plantation
 Subdivision, Phase III, Section II, recorded in Plat Book 7-C at Page
 27 in the RMC Office for Greenville County, and having such metes and
 bounds as shown on said recorded plat.

This conveyance is subject to any and all existing easements, rights
 of way, zoning ordinances and restrictions or protective covenants that
 may appear of record or on the premises.

This is the same property acquired by the Mortgagors herein by deed of
 Franklin Enterprises, Inc., of even date to be recorded herewith.



which has the address of 104 Grande Oaks Court Simpsonville
 [Street] [City]
 South Carolina 29681 ("Property Address");
 [Zip Code]

TO HAVE AND TO HOLD such property unto Lender and Lender's successors and assigns, forever, together with all
 the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties,
 mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All
 replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this
 Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to
 mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.
 Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
 encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
 limited variations by jurisdiction to constitute a uniform security instrument covering real property.

SOUTH CAROLINA—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

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